

**PRESS RELEASE**  
**FOR IMMEDIATE RELEASE**

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**First Northern Bank Offers Country Home Mortgages – One of Few Banks Serving the California Rural Market**

Finding competitive mortgage financing for a rural home just got easier with First Northern Bank's Country Home Mortgage program. Whether it's an existing rural home or a future home site, a full- or part-time farm, a primary residence or a second home, First Northern Bank has the resources to help turn dreams of owning a country home into reality.

“Our Country Home Mortgage program is designed for loans that can't go through normal home-mortgage channels because the property has too much agricultural use or has acreage involved,” says Curt Houston, Senior Vice President and Real Estate Manager for First Northern Bank. “Our only requirements are a minimum lot size of five acres and part-time farm property must be capable of producing at least \$500 a year in agriculture-related income. That means organic farming, vineyards, orchards, cattle ranches, fish farms and equestrian operations throughout the state of California would qualify for our program.”

First Northern has 15 years' experience lending to owners of rural home sites and small farms – a segment of the mortgage market that most banks avoid because of the level of expertise required and difficulty finding comparable rural properties for appraisal values. In addition, the Bank's long-term fixed and adjustable rate mortgage financing is very competitive. Operating as a mortgage banker, the Bank originates, underwrites and funds a wide variety to real estate loan programs, in addition to brokering loans through its network of wholesale lenders.

First Northern was voted “Best Bank” by the residents and businesses of Yolo County in 2007, a distinction the Bank has held since 2004.

Houston may be reached at the First Northern Bank's Real Estate Loan Office in Davis; telephone number (530) 297-3902.

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First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer and parts of El Dorado Counties. First Northern currently has 11 branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville(2), Winters, Woodland, Downtown Sacramento, Roseville and most recently in Folsom. The Bank has real estate lending offices in Davis, Woodland, Vacaville, Roseville and Folsom, and has an SBA Loan Office and full service Trust Department in Sacramento. First Northern also offers non-FDIC insured Investment and Brokerage Services at each branch location. First Northern Bank's stock is listed on the OTC Bulletin Board under the ticker symbol "FNRN." The Bank can be found on the Web at [www.thatsmybank.com](http://www.thatsmybank.com).

#### *Forward-Looking Statements*

*This press release may include certain "forward-looking statements" about First Northern Community Bancorp (the "Company"). These forward-looking statements are based on management's current expectations and are subject to certain risks, uncertainties and changes in circumstances. Actual results may differ materially from these expectations due to changes in global political, economic, business, competitive, market and regulatory factors. More detailed information about these risk factors is contained in the Company's most recent reports filed with the Securities and Exchange Commission on Forms 10-K, 10-Q and 8-K, each as it may be amended from time to time, which identify important risk factors that could cause actual results to differ materially from those contained in the forward-looking statements. The financial information contained in this release should be read in conjunction with the consolidated financial statements and notes thereto included in the Company's most recent reports on Form 10-K and Form 10-Q. The Company undertakes no obligation to update these forward-looking statements to reflect events or circumstances arising after the date on which they are made. For further information regarding the Company, please read the Company's reports filed with the SEC and available at [www.sec.gov](http://www.sec.gov).*

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